WHAT IS CLAIMED IS:

1   1.   A method for evaluating risk associated with underwriting an
2   insurance policy, comprising:
3   receiving at least one location to be covered under the insurance policy;
4   automatically assessing risk associated with the location; and
5   determining whether to underwrite the location based on the assessed risk.

1   2.   The method of claim 1, wherein determining whether to underwrite the
2   location further comprises:
3   applying at least one business rule.

1   3.   The method of claim 1, further comprising:
2   enabling selection of at least one of an underwriting analysis and a risk
3   analysis.

1   4.   The method of claim 1, further comprising:
2   enabling setup of an event that may impact assessment of risk.

1   5.   The method of claim 4, wherein setup of an event comprises at least
2   one of:
3   providing ring details, damage rate information, and PML rating data.

1   6.   The method of claim 5, wherein ring details include ring a number of
2   rings and ring distance between each of the rings.

1   7.   The method of claim 6, wherein damage rate information is associated
2   with each ring.

1   8.   The method of claim 5, wherein the PML rating data includes an
2   association of PML and CAP.

1   9.   The method of claim 1, further comprising:

2   enabling setup of a landmark, wherein the setup includes assigning a name, a

3   location, a CAP, and a PML adjustment to the landmark.

1   10.   The method of claim 1, wherein the location may be selected by at

2   least one of a company search, an address search, or uploading a file.

1   11.   The method of claim 10, wherein selection of a location by company

2   search further comprises:

3   receiving at least part of a company name;

4   searching for the company name in a business data store; and

5   retrieving at least one address from the searching.

1   12.   The method of claim 11, further comprising:

2   determining that there are ambiguous addresses for the company name; and

3   enabling selection of at least one of the addresses.

1   13.   The method of claim 10, wherein selection of a location by an address

2   search further comprises:

3   receiving a street address and at least one of a zip code and a city and state.

1   14.   The method of claim 10, wherein selection of a location by uploading a

2   file further comprises:

3   associating data in the file with a predefined format.

1   15.   The method of claim 10, further comprising:

2   attempting to automatically geocode the selected location.

1   16.   The method of claim 15, wherein the location can not be automatically

2   geocoded and further comprising:

3   enabling use of a spatial interface to manually geocode the location.

1   17.   The method of claim 1, wherein automatically assessing risk further

2 comprises:

3 performing a proximity analysis.

1 18. The method of claim 1, further comprising:

2 providing rating results for at least one peril.

1 19. The method of claim 18, further comprising.

2 enabling drilldown into details of at least a portion of the rating results

1 20. The method of claim 18, further comprising:

2 enabling exporting of the rating results.

1 21. The method of claim 18, further comprising:

2 enabling location specific PML analysis.

1 22. The method of claim 21, further comprising:

2 receiving insurance policy details;

3 receiving location details for one location associated with the insurance policy

4 details; and

5 generating PML results for the location.

1 23. The method of claim 1, wherein assessing risk associated with the

2 location further comprises:

3 assessing risk based on at least one of unbound policies and bound policies.

1 24. A method for proximity analysis, further comprising:

2 receiving selection of a proximity center;

3 executing a function with the proximity center to determine target data items

4 that fall within a proximity area around the proximity center; and

5 spatially representing the target data items.

1 25. The method of claim 24, further comprising:

2   receiving proximity dimensions and a proximity analysis target data set.

1   26.   The method of claim 25, wherein the target data items are identified
2   from the target data set.

1   27.   The method of claim 24, wherein the function is a user-specific
2   function.

1   28.   The method of claim 24, wherein the function may execute user-
2   specific logic to calculate result data.

1   29.   The method of claim 24, further comprising:
2   retrieving metadata for the user-specific function.

1   30.   The method of claim 24, further comprising:
2   rendering the target data items within at least one proximity area associated
3   with the proximity center; and
4   overlaying the at least one proximity area with at least one area boundary.

1   31.   The method of claim 24, wherein there are multiple proximity areas
2   and wherein spatially representing the target data items further comprises:
3   displaying the target data items within the multiple proximity areas.

1   32.   The method of claim 24, wherein the function is a first function and
2   further comprising:
3   retrieving metadata for a second function that aggregates data in the target data
4   set based on a proximity area in which the target data item falls.

1   33.   The method of claim 32, further comprising:
2   executing the second function to obtain aggregated proximity analysis results.

1   34.   The method of claim 33, further comprising:

:

2   retrieving metadata for a report that generates custom reports from the

3   aggregated proximity analysis results; and

4   creating the report.

1   35.   The method of claim 34, further comprising:

2   displaying the report.

1   36.   The method of claim 34, wherein the report comprises at least one of a

2   summary report and a full report.

1   37.   The method of claim 24, wherein the proximity center is selected by at

2   least one of an address selection, a latitude and longitude selection, and manual

3   creation on a map.

1   38.   The method of claim 24, wherein proximity analysis is performed for

2   an event.

1   39.   The method of claim 24, further comprising:

2   saving proximity analysis data by saving at least the proximity center,

3   proximity area data, report data, and at least one spatial data layer.

1   40.   The method of claim 39, further comprising:

2   enabling editing of the proximity analysis data.

1   41.   The method of claim 24, wherein the proximity center comprises a

2   landmark and proximity areas comprise rings encircling the landmark.

1   42.   An article of manufacture including a program for evaluating risk

2   associated with underwriting an insurance policy, wherein the program causes

3   operations to be performed, the operations comprising:

4   receiving at least one location to be covered under the insurance policy;

5   automatically assessing risk associated with the location; and

6   determining whether to underwrite the location based on the assessed risk.

1   43.   The article of manufacture of claim 42, wherein the operations for

2   determining whether to underwrite the location further comprise:

3   applying at least one business rule.

1   44.   The article of manufacture of claim 42, wherein the operations further

2   comprise:

3   enabling selection of at least one of an underwriting analysis and a risk

4   analysis.

1   45.   The article of manufacture of claim 42, wherein the operations further

2   comprise:

3   enabling setup of an event that may impact assessment of risk.

1   46.   The article of manufacture of claim 45, wherein operations for setup of

2   an event comprise at least one of:

3   providing ring details, damage rate information, and PML rating data.

1   47.   The article of manufacture of claim 46, wherein ring details include

2   ring a number of rings and ring distance between each of the rings.

1   48.   The article of manufacture of claim 47, wherein damage rate

2   information is associated with each ring.

1   49.   The article of manufacture of claim 46, wherein the PML rating data

2   includes an association of PML and CAP.

1   50.   The article of manufacture of claim 42, wherein the operations further

2   comprise:

3   enabling setup of a landmark, wherein the setup includes assigning a name, a

4   location, a CAP, and a PML adjustment to the landmark.

1   51.   The article of manufacture of claim 42, wherein the location may be

2   selected by at least one of a company search, an address search, or uploading a file.

1   52.   The article of manufacture of claim 51, wherein the operations for

2   selection of a location by company search further comprise:

3   receiving at least part of a company name;

4   searching for the company name in a business data store; and

5   retrieving at least one address from the searching.

1   53.   The article of manufacture of claim 52, wherein the operations further

2   comprise:

3   determining that there are ambiguous addresses for the company name; and

. 4   enabling selection of at least one of the addresses.

1   54.   The article of manufacture of claim 51, wherein the operations for

2   selection of a location by an address search further comprise:

3   receiving a street address and at least one of a zip code and a city and state.

1   55.   The article of manufacture of claim 51, wherein the operations for

2   selection of a location by uploading a file further comprise:

3   associating data in the file with a predefined format.

1   56.   The article of manufacture of claim 51, wherein the operations further

2   comprise:

3   attempting to automatically geocode the selected location.

1   57.   The article of manufacture of claim 56, wherein the location can not be

2   automatically geocoded and wherein the operations further comprise:

3   enabling use of a spatial interface to manually geocode the location.

1   58.   The article of manufacture of claim 42, wherein the operations for

2   automatically assessing risk further comprise:

3   performing a proximity analysis.

1   59.   The article of manufacture of claim 42, wherein the operations further

2 comprise:

3   providing rating results for at least one peril.

1   60.   The article of manufacture of claim 59, wherein the operations further

2 comprise.

3   enabling drilldown into details of at least a portion of the rating results

1   61.   The article of manufacture of claim 59, wherein the operations further

2 comprise:

3   enabling exporting of the rating results.

1   62.   The article of manufacture of claim 59, wherein the operations further

2 comprise:

3   enabling location specific PML analysis.

1   63.   The article of manufacture of claim 61, wherein the operations further

2 comprise:

3   receiving insurance policy details;

4   receiving location details for one location associated with the insurance policy

5 details; and

6   generating PML results for the location.

1   64.   The article of manufacture of claim 42, wherein the operations for

2 assessing risk associated with the location further comprise:

3   assessing risk based on at least one of unbound policies and bound policies.

1   65.   An article of manufacture including a program for proximity analysis,

2 wherein the program causes operations to be performed, the operations comprising:

3   receiving selection of a proximity center;

4   executing a function with the proximity center to determine target data items

5   that fall within a proximity area around the proximity center; and

6   spatially representing the target data items.

1   66.   The article of manufacture of claim 65, wherein the operations further

2   comprise:

3   receiving proximity dimensions and a proximity analysis target data set.

1   67.   The article of manufacture of claim 66, wherein the target data items

2   are identified from the target data set.

1   68.   The article of manufacture of claim 65, wherein the function is a user-

2   specific function.

1   69.   The article of manufacture of claim 65, wherein the function may

2   execute user-specific logic to calculate result data.

1   70.   The article of manufacture of claim 65, wherein the operations further

2   comprise:

3   retrieving metadata for the user-specific function.

1   71.   The article of manufacture of claim 65, wherein the operations further

2   comprise:

3   rendering the target data items within at least one proximity area associated

4   with the proximity center; and

5   overlaying the at least one proximity area with at least one area boundary.

1   72.   The article of manufacture of claim 65, wherein there are multiple

2   proximity areas and wherein the operations for spatially representing the target data

3   items further comprise:

4   displaying the target data items within the multiple proximity areas.

1   73.   The article of manufacture of claim 65, wherein the function is a first

2   function and wherein the operations further comprise:

3   retrieving metadata for a second function that aggregates data in the target data

4   set based on a proximity area in which the target data item falls.

1   74.   The article of manufacture of claim 73, wherein the operations further

2   comprise:

3   executing the second function to obtain aggregated proximity analysis results.

1   75.   The article of manufacture of claim 74, wherein the operations further

2   comprise:

3   retrieving metadata for a report that generates custom reports from the

4   aggregated proximity analysis results; and

5   creating the report.

1   76.   The article of manufacture of claim 75, wherein the operations further

2   comprise:

3   displaying the report.

1   77.   The article of manufacture of claim 75, wherein the report comprises at

2   least one of a summary report and a full report.

1   78.   The article of manufacture of claim 65, wherein the proximity center is

2   selected by at least one of an address selection, a latitude and longitude selection, and

3   manual creation on a map.

1   79.   The article of manufacture of claim 65, wherein proximity analysis is

2   performed for an event.

1   80.   The article of manufacture of claim 65, wherein the operations further

2   comprise:

3   saving proximity analysis data by saving at least the proximity center,

4   proximity area data, report data, and at least one spatial data layer.

1   81.   The article of manufacture of claim 80, wherein the operations further

2   comprise:

3   enabling editing of the proximity analysis data.

1   82.   The article of manufacture of claim 65, wherein the proximity center

2   comprises a landmark and proximity areas comprise rings encircling the landmark.

1   83.   A computer system having logic for evaluating risk associated with

2   underwriting an insurance policy, wherein the logic is executed by the computer

3   system, the logic comprising:

4   receiving at least one location to be covered under the insurance policy;

5   automatically assessing risk associated with the location; and

6   determining whether to underwrite the location based on the assessed risk.

1   84.   A computer system having logic for proximity analysis, wherein the

2   logic is executed by the computer system, the logic comprising:

3   receiving selection of a proximity center;

4   executing a function with the proximity center to determine target data items

5   that fall within a proximity area around the proximity center; and

6   spatially representing the target data items.